

B6I (Official Form 6I) (12/07)

In re **Jeffrey Scott Schaub**
Cindy Ann SchaubCase No. **11-23707**

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) - AMENDED

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Married	RELATIONSHIP(S): Daughter Son	AGE(S): 12 6
Employment:	DEBTOR	SPOUSE
Occupation	Self employed plumber	Administrator
Name of Employer	Schaub & Father Plumbing & Heating LLC	Wunner Engineering Assoc.
How long employed	10 years	7 years
Address of Employer	84 Mill Road Wharton, NJ 07885	PO Box 303 Succasunna, NJ 07876

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)

2. Estimate monthly overtime

3. SUBTOTAL

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify):

5. SUBTOTAL OF PAYROLL DEDUCTIONS

6. TOTAL NET MONTHLY TAKE HOME PAY

7. Regular income from operation of business or profession or farm (Attach detailed statement)

8. Income from real property

9. Interest and dividends

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

11. Social security or government assistance

(Specify):

12. Pension or retirement income

13. Other monthly income

(Specify):

Income Contribution from Parents

14. SUBTOTAL OF LINES 7 THROUGH 13

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Both debtors have received an increase in income and therefore their finances have improved slightly. Debtors will provide proof of same.

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**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) -
AMENDED**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	<u>2,037.36</u>
a. Are real estate taxes included? Yes <u>X</u> No <u> </u>		
b. Is property insurance included? Yes <u> </u> No <u>X</u>		
2. Utilities:	\$	<u>415.08</u>
a. Electricity and heating fuel	\$	<u>0.00</u>
b. Water and sewer	\$	<u>0.00</u>
c. Telephone	\$	<u>0.00</u>
d. Other <u>See Detailed Expense Attachment</u>	\$	<u>307.37</u>
3. Home maintenance (repairs and upkeep)	\$	<u>0.00</u>
4. Food	\$	<u>500.00</u>
5. Clothing	\$	<u>0.00</u>
6. Laundry and dry cleaning	\$	<u>0.00</u>
7. Medical and dental expenses	\$	<u>300.00</u>
8. Transportation (not including car payments)	\$	<u>200.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<u>0.00</u>
10. Charitable contributions	\$	<u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	<u>70.67</u>
b. Life	\$	<u>0.00</u>
c. Health	\$	<u>0.00</u>
d. Auto	\$	<u>106.00</u>
e. Other <u>See Detailed Expense Attachment</u>	\$	<u>94.57</u>
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) <u> </u>	\$	<u>0.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	<u>0.00</u>
b. Other <u>Second mortgage</u>	\$	<u>600.00</u>
c. Other <u> </u>	\$	<u>0.00</u>
14. Alimony, maintenance, and support paid to others	\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home	\$	<u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<u>0.00</u>
17. Other <u> </u>	\$	<u>0.00</u>
Other <u> </u>	\$	<u>0.00</u>

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$	<u>4,631.05</u>
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19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

Note: Belt tightening and with support from parents, we will be able to save our home and to maintain the emotional stability for our two minor children.

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	<u>5,098.84</u>
b. Average monthly expenses from Line 18 above	\$	<u>4,631.05</u>
c. Monthly net income (a. minus b.)	\$	<u>467.79</u>

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SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED
Detailed Expense Attachment

Other Utility Expenditures:

Cable/internet/landline	\$	152.97
Verizon Cell Phone	\$	154.40
Total Other Utility Expenditures	\$	307.37

Other Insurance Expenditures:

Prudential	\$	44.51
Prudential	\$	37.51
Prudential	\$	12.55
Total Other Insurance Expenditures	\$	94.57

**United States Bankruptcy Court
District of New Jersey**

In re	<u>Jeffrey Scott Schaub</u> <u>Cindy Ann Schaub</u>	Case No.	<u>11-23707</u>
	Debtor(s)	Chapter	<u>13</u>

**AMENDED
DECLARATION CONCERNING DEBTOR'S SCHEDULES**

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing document(s), consisting of 3 page(s), and that they are true and correct to the best of my knowledge, information, and belief.

Date	<u>May 25, 2011</u>	Signature	<u>/s/ Jeffrey Scott Schaub</u> <u>Jeffrey Scott Schaub</u> Debtor
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Date	<u>May 25, 2011</u>	Signature	<u>/s/ Cindy Ann Schaub</u> <u>Cindy Ann Schaub</u> Joint Debtor
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Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.